

(800) 473-6757



Call our
MOSTARS
Information
Center

to speak with trained
staff members about
any article published in
this newsletter
or to obtain free
information about the
state and federal
student financial
assistance programs.

(573) 751-3940

September 1999



...providing
postsecondary
assistance
to Missouri families

Missouri Student Assistance Resource Services

MOSTARS is a division of the Missouri Department of Higher Education



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Beth Ziehmer
(573) 751-1774
USER ID: eulinger

This portion of the **MOSTARS** newsletter includes questions and answers regarding various topics brought to our attention by MOSTARS clients.

If you happen to see one of your questions published, you should give yourself a pat on the back for asking a question that may benefit other clients.

In addition, if you think there is a need for a published clarification on a particular topic, please feel free to contact the **MOSTARS Information Center at (800) 473-6757 or (573) 751-3940** to discuss the topic. We may include the question in a future issue of **MOSTARS**. ★

Has the MSLP ceased editing for cost of attendance, expected family contribution and estimated financial assistance on loan application records?

No. If there are data present in the appropriate fields on the application record, the normal application edits will be performed. Due to the 1998 reauthorization of the Higher Education Act, for loans certified on or after Oct. 1, 1998, these three data elements are not required by federal regulations to be submitted to the guarantor. The Missouri Student Loan Program has had schools indicate they would like for the edits to remain in place to prevent potential internal processing errors.

Schools and lenders can choose to forego transmitting these fields. The Master Promissory Note's school certification form does not include these fields, but the CommonLine 4 record does include them as optional fields. This does not, however, absolve schools from the requirement to maintain these data elements in the institutional student records.

Does the MSLP track borrowers' aggregate loan amounts?

No. The MSLP application edits do edit for the maximum aggregate eligibility (for example, \$46,000 for undergraduate students). The schools are responsible, however, for tracking the corresponding subsidized aggregate limits (for example, \$23,000 for undergraduate students).

The MSLP does NOT obtain information from other guaranty agencies to determine a borrower's aggregate eligibility. The schools must use documentation such as the Student Aid Report or Institution Student Information Record, financial aid transcripts and National Student Loan Data System information to ensure that a borrower does not exceed the aggregate limits.

Can lenders cancel a loan through a phone call to the MSLP?

No. The lender must complete a Loan Status Update Form (Form 8) or submit the information electronically to the MSLP.

What should a financial aid administrator do if a borrower has exceeded the aggregate limit?

The financial aid administrator should contact the lender to advise them of the situation. According to 34 CFR 668.35(b)(1-2), a student who has inadvertently received funds exceeding the annual or aggregate loan limits may be eligible to receive Title IV funds if the student:

1. repays in full the excess loan amount, or
2. makes arrangements, satisfactory to the holder of the loan, to repay that excess loan amount.

Citations:

- 34 CFR 668.35 (b)(1-2)
- 1999-2000 *Student Financial Aid Handbook*, "Student Eligibility," chapter 3, page 58
- *Common Manual*, Section 5.7

For Your Convenience



An information box indicating subject matter accompanies each article in this newsletter. This box also contains an identifiable icon, the name of the article's contact person (where applicable), his or her phone number and e-mail user ID. The formula for e-mail addresses at MOSTARS and the Missouri Department of Higher Education is as follows:

USER ID?cbhe400@admin.mocbhe.gov

Please remember, you can also contact our MOSTARS Information Center at (800) 473-6757 or (573) 751-3940 with any questions.

Plain Language Disclosure Released

Dear Guaranty Agency Director Letter 99-G-319, dated Aug. 9, provides information regarding the approved Plain Language Disclosure text for Federal Stafford Loans made under a Master Promissory Note in the Federal Family Education Loan Program.

The PLD text must be provided to the borrower with or before the disbursement of second or

subsequent loans made under an MPN. According to the letter, the PLD is not required for the initial subsidized and unsubsidized Federal Stafford Loans under the MPN. The PLD provides the borrower with information regarding the key disclosure items from the MPN and the borrower rights and responsibilities statement.

The MSLP has received notification

that the U.S. Department of Education intends to clarify the definition of second or subsequent loans because borrowers may have subsidized and unsubsidized loans disbursed on different days. ★



FFELP News

Beth Ziehmer
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USER ID:
eulinger

Master Promissory Note Policies and Procedures Manual Available



Beth Ziehmer
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USER ID:
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The MOSTARS staff, in conjunction with a statewide ad hoc committee of student financial aid administrators and colleagues, created the *Master Promissory Note Policies and Procedures Manual* for clients implementing Master Promissory Note processes. The manual is not all-inclusive of federal regulations; however, it outlines the MPN processing flow, the MPN and school certification form reject codes, and MPN questions and answers. The manual

also includes information on transactions new to the Missouri Student Loan Program, such as subsidized/unsubsidized reallocation, loan increases, and hold and release transactions.

The *MPN Policies and Procedures Manual* was distributed at the fall MOSTARS workshops. If you did not attend a fall workshop and would like a copy of the manual, please contact the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. ★

National Student Loan Data System Now Accessible Through Internet

The National Student Loan Data System can now be accessed through www.nslsdfap.ed.gov using an NSLDS password previously issued for Title IV WAN access. NSLDS is being released on the web site in three releases.

The first release includes the loan history detail and organization contacts. The second release is scheduled for the fall of 1999 and will include enrollment functions, Pell Grants, overpayments, organization search, SSCR schedule and data provider schedule. The third release is scheduled for winter 1999 and will include reports.

At a recent National Council on Higher Education Loan Programs conference, NSLDS personnel stressed the importance of schools, lenders and guaranty agencies placing information on the NSLDS Organization Contact screens. Updates to this screen are not currently available through the web site. Therefore, organizations must update the information through Title IV WAN, and the results can be viewed through Title IV WAN or the web site. The Organization Contact screens are vital in determining how to contact institutions to obtain more information regarding individual students and correcting discrepancies.

For information regarding accessing NSLDS, please contact NSLDS customer service at (800) 999-8219. ★



Beth Ziehmer
(573) 751-1774
USER ID: eulinger

HEAL Loan Limits Expanded

Dear Colleague Letter GEN-99-21, released in July, announced the extension of institutional eligibility to award increased unsubsidized Federal Stafford Loan amounts for the 1999-2000 academic year. In 1996, only institutions that awarded Health Education Assistance Loan Program funds during federal fiscal year 1995 were able to certify additional Stafford Loan amounts. According to the Dear Colleague Letter, "the Secretary has determined that it is not fair to health professions students to base their maximum loan amount on their school's former participation in a program that no longer provides any loans."

This provision was effective for loan periods beginning on or after May 1, 1999. The increased limits for unsubsidized loans are available only for students enrolled in the health professions programs that were funded under the HEAL program. The particular health profession program must be accredited by an approved accrediting agency. The attachment to the Dear Colleague Letter listed the following programs:

Allopathic Medicine
Osteopathic Medicine
Dentistry
Veterinary Medicine
Optometry
Podiatric Medicine
Pharmacy
Public Health
Chiropractic Medicine
Health Administration Graduate Programs
Clinical Psychology

Institutions offering programs eligible for the increased Stafford Loan limits should contact the Missouri Student Loan Program to ensure that the institution is coded as eligible on the MSLP database.

If you have questions regarding the unsubsidized Federal Stafford Loan limits, please contact the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. ★



Beth Ziehmer
(573) 751-1774
USER ID: eulinger

Missouri College Guarantee Program Materials Mailed to Institutions

A draft of the proposed Missouri College Guarantee Program administrative rule has been mailed to all Missouri postsecondary institutions eligible to participate in the program. As with any program, to implement and interpret law or policy, an administrative rule must be drafted and filed with the secretary of state

to be published in the *Missouri Register*. The proposed Missouri College

advised as the proposed administrative rule proceeds through the required filing schedule.

Along with the proposed administrative rule, a new institutional participation agreement was mailed to institutions for completion. The institutional eligibility requirements to participate in the Missouri College Guarantee Program are the same as those for the Charles Gallagher Student Financial Assistance Program, the Marguerite Ross-Barnett Memorial Scholarship Program and the Bright Flight Scholarship Program. Therefore, institutions currently participating in the existing state programs were required to complete the new agreement to be approved to participate in the Missouri College Guarantee Program. If your institution is eligible to participate and has not completed the new participation agreement, you need to complete this process as soon as possible so those eligible students attending your institution may be considered for the new Missouri College

Guarantee Program.

As a reminder, for the 1999-2000 academic year, only first-year freshman students (as reported on the FAFSA) will be considered for Missouri College Guarantee Program awards. This approach is the result of a five-year phase-in implementation schedule we must follow.

Students eligible to receive awards will be identified after the Charles Gallagher Student Financial Assistance Program and the Bridge Scholarship Program awards have been finalized at the end of September. This is due to the statutory provision that requires the amount students are receiving from those non-repayable, need-based state programs to be considered in determining Missouri College Guarantee Program awards. Institutions will be notified once the eligible students have been identified for consideration to receive a scholarship award. ★

Grant & Scholarship News



Dan Peterson
(573) 751-2361
User ID: danp

Guarantee Program rule was developed based on common definitions and policies with existing state and federal student financial assistance programs and in consultation with a statewide advisory committee of student financial aid administrators. Participating institutions will be

Electronic Transfer Initiated for State Student Financial Assistance Funds

Beginning with the 1999-2000 academic year, MOSTARS initiated the Electronic Transfer of Funds method for delivering state student financial assistance program funds to Missouri postsecondary institutions. Currently, 16 Missouri institutions that participate in the state programs are receiving state funds through EFT.

We encourage any institution wishing to receive state program funds electronically to contact the MOSTARS Information Center so the appropriate materials can be sent to the institution. Institutions can initiate this process any time during the year. ★

Grant & Scholarship News



Dan Peterson
(573) 751-2361
User ID: danp

Natural Disaster Rule Changes

On Aug. 5, the U.S. Department of Education published a Dear Guaranty Agency Director Letter outlining new instructions for lenders concerning the application of a forbearance for borrowers impacted by natural disasters. This announcement coincides with the publication of a Notice of Proposed Rulemaking in the Federal Register dated Aug. 3. Among other issues, the NPRM proposes to modify regulations concerning the granting of an administrative forbearance to borrowers affected by natural disasters.

In Disaster Letter 99-28, the USDE grants permission for lenders and guaranty agencies to begin using the NPRM's proposed rules. Effective immediately, loan holders will decide what constitutes a natural disaster for the purposes of an administrative

forbearance. There is no longer a requirement for a natural disaster area to be one that qualifies under the Federal Emergency Management Agency's "Individual Assistance Program." An administrative forbearance may be granted to borrowers who contact the loan holder asking for temporary relief from their loan obligations because they have been adversely affected by a natural disaster. The holder may grant an administrative forbearance for up to three months based on the borrower's written or oral request for assistance. The holder must document the reasons why they granted a forbearance in the borrower's loan file. For this initial, three-month period, the holder is not required to obtain supporting documentation or a signed, written agreement from the borrower. However, a continuation of the forbearance past the initial, three-

month period will require supporting documentation and a written agreement from the borrower.

Because loan holders will now decide what constitutes a natural disaster for the purposes of granting an administrative forbearance, the Disaster Letters previously distributed by the USDE are no longer required and will be discontinued.

A copy of the Aug. 5 letter can be obtained from the USDE's web site at <http://ifap.ed.gov>, or you can receive a copy by calling the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. ★



FFELP News

Carolyn Brown
(573) 751-1767
USER ID: carolyn

Missouri Department of Natural Resources Announces New State Scholarship Program

The Minority and Underrepresented Environmental Literacy Program, administered by the Missouri Department of Natural Resources, provides scholarships to eligible underrepresented students pursuing environmentally related courses in the following areas of study:

- ★ Engineering: undergraduate and graduate degrees in civil, chemical, mechanical or agricultural courses
- ★ Environmental science: undergraduate and graduate degrees in geology, biology, wildlife management, planning, natural resources or a closely related course of study
- ★ Chemistry: undergraduate and graduate degrees in

the field of environmental chemistry

- ★ Environmental law enforcement: undergraduate and graduate degrees

For More Information

Write or call:

Missouri Department of Natural Resources
Environmental Educational Scholarship Programs
c/o Richanda Mosley
P.O. Box 176
Jefferson City, MO 65102
(573) 522-8796

A statutory Minority Environmental Literacy Advisory Committee has been appointed to review and determine awards for applications submitted to DNR. Funding sources include state general revenue appropriations, special DNR fees, federal funding sources, gifts

and donations. These scholarships will provide financial assistance to students from underrepresented groups who are majoring in the sciences, thereby increasing financial resources to targeted students. ★



News
CariAnne Cutshall
(573) 522-2008
USER ID: ccutshal

New Default Prevention Publications Available

To promote default prevention and debt management activities, the MOSTARS Default Prevention Task Force developed two new publications for immediate distribution.

"Smart Habits for Student Retention and Default Prevention"

This brochure is a collection of "smart habits" that can minimize student withdrawals and loan defaults. It contains institutional practices for staff in the Admissions, Business, Job Placement, Financial Aid and Student Services Offices as well as staff responsible for advising, instruction/program development and student retention.

"Do the Smart Thing"

This poster advises student loan borrowers their options if they have difficulty repaying their loans. It contains tear-off cards with MOSTARS information and easy-to-understand definitions for deferment, forbearance, income-sensitive repayment plan and loan consolidation. Posters and cards may be ordered together or separately.

To order these publications, please copy the MOSTARS Publications Order Form on page 8 of this newsletter and mail or fax it as indicated on the form, or call the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. ★



ATOM Announces Direct Draft Capability

About one year ago, an enhancement was made to the Automated Transfer of Money process, providing the ability to direct draft funds from a school's bank account. ATOM has the capability to direct draft funds from a school to return to the lender on their behalf for transactions such as refunds, disbursements and loan cancelations. For some schools, this could replace the current process of writing a check to ATOM or using the netting out process to return funds to the lender. This could also help schools avoid being in "credit status" with ATOM. Schools wanting to use this process must complete an authorization form

giving ATOM permission to debit the account. Upon receiving this form, ATOM will do a test run of the process using a zero-dollar amount to check for accuracy.

Once this process has been set up, ATOM will be able to begin processing these drafts at the appropriate times. Schools that do not have the capability to process loan change information electronically will need to indicate on the ATOM Loan Change Form that the direct draft option is desired. No change to the current ATOM process will be made; however, it is the school's responsibility to review the roster and make sure the credits reported are correct. If a discrepancy is found, the school

must notify ATOM immediately so funds are not deducted from the school

account. The school is also responsible for ensuring there are sufficient funds in the account to cover the direct draft amount. An insufficient debit will result in overdraft charges to the school according to the school's individual bank policies.

If you would like to start using this process, or have any questions about it, please contact Marcia Mahaney, ATOM accounting coordinator, at (573) 526-6693. ★

ATOM News
Marcia Mahaney
(573) 526-6693
USER ID: mmahaney

MOSTARS

Publications

Order Form

MOSTARS is a division of the Missouri Department of Higher Education.

Date of order _____

Name _____

Institution _____

Street address _____

City _____ State _____

Zip Code _____ Phone _____

My Client Service Representative is:

- ☐ **Judy Cantoni** (Southeastern District)
☐ **Natalee Girardi** (Northern District)
☐ **Pam King** (Southwestern District)
☐ **I don't know** (If you do not know your client service representative, please call the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940.)

Check One:

- ☐ Postsecondary institution • OE code _____
☐ Lender • OE code _____
☐ High school
☐ Other _____

Return this completed form to:
MOSTARS Publications
3515 Amazonas Drive
Jefferson City, MO 65109
(800) 473-6757 • (573) 751-3940
FAX (573) 751-6635

BROCHURES

- ☐ "Missouri Grants, Scholarships, Loans" (1/99)
☐ "The Fundamentals of Financial Aid" (2/98)
☐ "What is MOSTARS?" (9/98)
☐ "How to Save and Assist with Paying for College Costs" (10/98)
☐ "The Smart Approach to Student Loans" (9/99)
☐ "Good News for Defaulted Borrowers" (2/99)
☐ "Smart Habits for Student Retention & Default Prevention" (7/99)
☐ "Do the Smart Thing" poster (8/99)
☐ "Do the Smart Thing" poster contact cards (8/99)

LOAN COUNSELING

- ☐ Entrance Booklet (12/97)
☐ Exit Booklet (4/99)
☐ MOSTARS Electronic Loan Counseling Brochure & Agreements (3/99)
☐ MOSTARS Electronic Entrance Loan Counseling Student User Guide (8/99)
☐ MOSTARS Electronic Exit Loan Counseling Student User Guide (8/99)

FOLDER

- ☐ MOSTARS folder (2/99)

In-Office Use Only

Order Taken By: _____

Date Sent: _____ By: _____

Suspension of Eligibility for Drug-Related Convictions Delayed

Dear Colleague Letter GEN-99-16, dated June 1999, announced that the provision of the Higher Education Act requiring suspension of student eligibility for Title IV financial aid due to drug convictions will not become effective until July 1, 2000.

This provision, incorporated into the Higher Education Act by the Higher Education Amendments of 1998, requires a suspension of the student's eligibility for Title IV financial aid if the student is convicted of a federal or state offense involving the possession or sale of a controlled substance. The letter defines such an offense as one generally involving possession or sale of illegal drugs, but not alcohol or tobacco. The suspension of eligibility begins on the date of conviction and lasts from one year to an indefinite period, depending upon the type and number of prior convictions. A student may regain eligibility before the end of the suspension period by completing a drug rehabilitation program that meets statutory and regulatory requirements (including two unannounced drug tests) or if

the conviction is overturned.

The U.S. Department of Education believes the drug rehabilitation

relief provision of the new law is to be made available at the same time students are subject to the loss of eligibility. Final regulations that establish criteria for an acceptable drug rehabilitation program are expected to be published before Nov. 1 but will not take effect until July 1, 2000. Until these regulations are effective, this new student eligibility provision will not be implemented, and no student will be determined to be ineligible for Title IV assistance under this provision.

Please see the June 1999 letter for additional details. A copy of the letter can be directly accessed from the USDE's web site at <http://ifap.ed.gov>, or you can call the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. ★



FFELP News

Carolyn Brown
(573) 751-1767
USER ID: carolyn

For Your Information

The new Missouri Higher Education Savings program has been officially named the Missouri Saving for Tuition program (MO\$T).

For more information, please call toll free (888) 414-MOST (6678).

Congratulations

Landon Wyatt Horstman was born July 3 to happy parents Kara and Doug Horstman. He weighed 9 pounds, 12 ounces and was 20 inches long. He looks like Kara and has curly dark hair like Doug. The couple also has a two-year-old son named Luke.

"Kara and the baby are doing just fine," said Keyna Reed, Kara's co-worker.

Kara, ATOM coordinator, had a lot of excitement in July. Besides giving birth to a healthy baby boy, she also had the pleasure of moving into a new house.

Kara is expected to return to work at the end of October. Congratulations Kara, Doug and Luke!

MOSTARS also is excited to announce that Joanne Schroeder, a former communications intern, has been crowned Ms. Missouri. Joanne served as an intern with MOSTARS from August to December 1998.

Joanne will represent Missouri at the 1999 Ms. America pageant in Orlando, Fla. Everyone at MOSTARS congratulates Joanne and wishes her the best of luck. ★

Changes to Combined Eligible Lender List

Participation Lists



CariAnne Cutshall
(573) 522-2008
USER ID: ccutshal

For those clients who use the Missouri Student Loan Program Combined Eligible Lender List, please make note of the following changes. New lists are printed upon request, so your list may already contain these changes. Please refer to the effective date of the changes and compare them to the date listed at the bottom left corner of your list to determine whether or not you should pencil in these changes.

Additions

Bank of America NA c/o MOHELA, OE 818334-01

Participation Categories: PLUS, PLUS Pre
Added July 23, 1999

Bank of America NA c/o MOHELA, OE 818334-51

Participation Categories: ATOM, PLUS, PLUS Pre
Added July 23, 1999

Charter Bank, OE 823519-00

FICE: 810698-50
FICE Lender Name: Union Planters Bank c/o edsouth
Participation Categories: ATOM, Sub, Sub Pre, Unsub, Unsub Pre, PLUS, PLUS Pre
Added July 8, 1999

Student Loan Funding, FBNA Trustee, OE 833361-00

Participation Categories: Sub, Unsub, PLUS
Added July 8, 1999

For immediate client access, we have added this list to the MOSTARS web site at www.mocbhe.gov/mostars/studln2.htm. We will update the on-line list monthly with the changes published in this newsletter.

Please refer to the August 1998 FFELPfacts for more information. You can also view a sample of the list in the October 1998 issue of the MOSTARS Newsletter. ★

Changes

NationsBank (Arkansas) c/o MOHELA, 800325-00 & -50

New Name: Bank of America NA (Arkansas) c/o MOHELA
Changes made July 23, 1999

NationsBank (St. Louis) c/o MOHELA, 818334-00, -50 & -99

New Name: Bank of America NA (St. Louis) c/o MOHELA
Changes made July 23, 1999

NationsBank c/o LSC/KS, 806746-00, -50 & -99

New Name: Bank of America NA c/o LSC/KS
Changes made July 23, 1999

NationsBank Education Loans, 831846-00

New Name: Bank of America NA
Changes made July 23, 1999

Allen Bank and Trust Company, OE 806744-00

First Community Bank of Taney County, OE 828121-00

First Financial Bank-Mississippi County, OE 820923-00

Heritage Bank of St. Joseph (The), OE 828121-00

Magna Student Loans, OE 820807-00

Magna Student Loans, OE 831322-00

Platte Valley Bank, OE 832150-00

New FICE: 810698-50
New FICE Lender Name: Union Planters Bank c/o edsouth
Changes made July 8, 1999

Corrections

EFS Eligible Lender Trust,

OE code should be 824573-00
Change made Aug. 4, 1999

Changes Continued

1st Financial Bank Ste Genevieve County, 806766-00
Allegiant National Bank, 806818-00
Bank of La Belle (The), 806917-00
Boatmen's Bank of Cassville, 806837-00
Boatmen's Bank of Rolla c/o MOHELA, 827457-00
Boatmen's Bank of Southwest MO, 806750-00
Boatmen's Bank of Troy, 815960-00
Boatmen's Bank-Jefferson County, 826531-00
Boatmen's Bank-Rolla c/o SLC, 827457-01
Boatmen's National, Cape Girardeau, 822696-00
Boatmen's National Bank of Lebanon NA, 817298-00
Boatmen's National Bank of Springfield, 806916-00
Boatmen's National Bank of Springfield, 806832-00
Boatmen's National Bank-Watson Office, 823723-00
Boatmen's River Valley Bank, 806809-00
Citizens Bank of Dexter, 824168-00
City National S & L Assn., 829794-00
Exchange National Bank, 816049-00
First Community Bank, Missouri, 813775-00
First State Bank-Farmington, 827530-00
Iron County Security Bank, 829220-00
NationsBank West Credit Services, 814030-00
NationsBank-Kennett c/o MOHELA, 806755-00
NationsBank-Mid-MO c/o MOHELA, 806807-50, -01 & -00

Perry State Bank, 823230-00
Ripley County State Bank, 827580-00
State Bank of Southwest Missouri, 830603-00
United Security Bank-Auxvasse, 823599-00
United State Bank, 806876-00
 New FICE Lender Name: Bank of America NA (St. Louis) c/o MOHELA
 Changes made July 23, 1999
NationsBank-Marshall c/o LSC/KS, 816053-00
New Metro North Bank c/o LSC/KS, 825343-00
 New FICE Lender Name: Bank of America c/o LSC/KS
 Changes made July 23, 1999
Star Bank NA Trustee for Student Loan Funding, 829626-00, 830631-00, 831008-00, 831299-00, 831455-00, 831640-00, 831692-00, 831785-00
 New Name: Student Loan Funding, FBNA Trustee
 Changes made July 8, 1999
Union Planters Bank c/o MOHELA, 828121-00 & -50
 New FICE Code: 810698-50
 New FICE Lender Name: Union Planters National Bank c/o edsouth
 Participation Categories: ATOM, Sub, Sub Pre, Unsub, Unsub Pre, PLUS, PLUS Pre
 Changes made Aug. 4, 1999

New Advantage Missouri Program Provides Students Incentives for High-Demand Careers

The new Advantage Missouri Program was created to provide a financial incentive for eligible students to pursue designated academic programs that prepare students for employment in designated high-demand occupations in Missouri.

For the 1999-2000 academic year, the first year of the program, \$2.9 million was appropriated by the Missouri General Assembly and signed into law by Gov. Mel Carnahan. Since the application process was initiated in May, MOSTARS has approved 1121 students to receive awards at 36 approved Missouri postsecondary institutions.

To date, the application process, student and

school notifications, disbursements and database management have been implemented. Additional phases of the program's application process, such as the development of student tracking procedures and materials, monitoring of the student's enrollment and continuing eligibility status, renewal application process, future appropriation requests and other issues that will enhance the program's administration, must be evaluated and implemented. To complete these additional tasks, MOSTARS staff will continue to consult our colleagues in an advisory capacity. ★

Grant & Scholarship News



Dan Peterson
 (573) 751-2361
 User ID: danp

Fond Farewells

MOSTARS wishes two staff members fond farewells this month. After two-and-a-half years as a MOSTARS program specialist, Montaque Stevens has resigned his position to follow his dream of living in Arizona. He decided to move to Phoenix because of its nice weather and beautiful scenery.

"It is time to embark on a new path and journey in life," Montaque said. He is hoping this path leads him to a successful career as a personal trainer.

Montaque's last day with MOSTARS was Aug. 31.

Shane Conterez, client service representative-outreach, has accepted a position with Strake Jesuit College

Staff News

Preparatory School in Houston, Texas. Shane's new position will be very demanding, as he will wear numerous hats as the school's history teacher, wrestling coach and college counselor. Shane welcomes the challenge and is looking forward to living in Houston. Shane, a high school wrestler himself, is excited about getting back out on the mats.

Shane's last day with MOSTARS was July 28, and he began his new job Aug. 9.

MOSTARS wishes Montaque and Shane the best as they move on to new careers. ★

The Missouri Department of Higher Education makes every effort to provide program accessibility to all citizens without regard to disability. If you require this publication in an alternate form, please contact our MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. Hearing/speech impaired may call (800) 735-2966.

Missouri Department of Higher Education
3515 Amazonas Drive
Jefferson City, MO 65109

FIRST CLASS

MOSTARS, a division of the Missouri Department of Higher Education, publishes this newsletter to inform Missouri's financial aid community of current issues concerning the Missouri Student Loan Program and the Missouri grant and scholarship programs.

Dr. Ray HenryCBHE Chairman

Dr. Kala M. Stroup.....Commissioner
of Higher Education

Karen MisjakMOSTARS Director